

53. (New) The system of claim 15 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

54. (New) The computer readable medium of claim 29 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.

all 55. (New) The method of claim 1 wherein the vendor data information includes at least one of: names associated with the list of authorized vendors, addresses associated with the list of authorized vendors, types of products associated with the list of authorized vendors, types of supplies associated with the list of authorized vendors, phone numbers associated with the list of authorized vendors, electronic mail address associated with the list of authorized vendors, tax ID numbers associated with the list of authorized vendors and types of organizations associated with the list of authorized vendors.

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#### **REMARKS**

The remaining issues regarding this application are as follows:

- The Examiner objected to Claim 1 because of informalities;
- The Examiner rejected Claims 1, 6, 15, 20, 29 and 34 under 35 USC § 112;
- The Examiner rejected Claims 1-9, 11-23, 25-37 and 39-42 under 35 USC § 102(b) as being anticipated by Borghesi et al. (US Patent No. 5, 950, 169); and
- The Examiner rejected Claims 10, 24 and 38 under 35 USC § 103(a) as being unpatentable over Borghesi et al. in view of DiRienzo et al. (US Patent No. 6, 076, 066).

#### **Claim Objections**

The Examiner objected to Claim 1 because of informalities. Applicants have amended Claim 1 to address the concerns of the Examiner. No new matter has been added. Applicants request the Examiner to withdraw the objections to Claim 1 as amended.

### **35 USC § 112**

The Examiner rejected Claims 1, 6, 15, 20, 29 and 34 because these claims lacked antecedent basis. In Claims 1, 15 and 29 the phrase “the selected line item” lacked antecedent basis. Applicants have corrected this phrase to include antecedent basis. In Claims 6, 20 and 34 the phrase “the deduction” lacked antecedent basis. Applicants have corrected this phrase to include antecedent basis. No new matter has been added. Applicants request the Examiner to withdraw the rejections to Claims 1, 6, 15, 20, 29 and 34 as amended.

### **35 USC § 102(b)**

The Examiner rejected Claims 1-9, 11-23, 25-37 and 39-42 under 35 U.S.C. § 102(b) as being anticipated by Borghesi et al. Applicants respectfully traverse this rejection. Applicants have amended Claims 1, 2, 3, 5, 6, 11, 15-17, 19-21, 25, 29-31, 33-35 and 39. The specification supports the amendment to the claims. No new matter has been added. Applicants respectfully submit that the amended claims are not described or suggested by Borghesi et al.

Amended Claim 1 recites, “displaying a list of authorized vendors that corresponds with the at least one line item; accessing vendor data associated with the list of authorized vendors; receiving a selection of at least one vendor from the list of authorized vendors; and receiving authorization to execute payment of the selected at least one line item.”

Amended Claim 15 recites, “displaying at least one line item; (ii) accessing a database of authorized vendors having a list of authorized vendors; (iii) displaying the list of authorized vendors that corresponds with the at least one line item; (iv) accessing vendor data associated with the list of authorized vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors; and (vi) receiving authorization to execute payment of the selected at least one line item.”

Amended Claim 29 recites, “displaying at least one line item; accessing a database of authorized vendors; displaying a list of authorized vendors that corresponds with the at least one line item; accessing vendor data associated with the list of authorized vendors; receiving a selection of at least one vendor from the list of authorized vendors; and receiving authorization to execute payment of the selected at least one line item.”

Borghesi et al. recites “a comprehensive method and system for processing

insurance claims for use by insurance companies as well as appraisers, repair shops, salvage yards and other support industries related to insurance claim processing and resolution.” (Column 2, lines 33-49). Borghesi et al, however, does not anticipate, disclose or suggest accessing a database of authorized vendors, then displaying a list of authorized vendors that corresponds with the at least one line item, then accessing vendor data associated with the list of authorized vendors and receiving a selection of at least one vendor from the list of authorized vendors.

In fact, Borghesi et al. teaches away from accessing a database of authorized vendors, then displaying a list of authorized vendors that corresponds with the at least one line item, then accessing vendor data associated with the list of authorized vendors and receiving a selection of at least one vendor from the list of authorized vendors. Specifically, Borghesi et al. recites, “After damage or loss to the car, the insured calls 401 the insurance company, and the insurance company suggests 402 a DRP body shop and informs the insured of car rental options. The insured drives 403 the car to the DRP body shop. The home office sends a claim assignment to the mailbox of the DRP in the Communications server.” (Column 15, line 66, Column 16, lines 1-6). Thus, Borghesi et al. does not disclose accessing a database of vendors, then displaying a list of authorized vendors that corresponds with the at least one line item and receiving a selection at least one vendor or a DRP body shop from the list of authorized vendors.

For the foregoing reasons, the Claims 1, 15 and 29 as amended are not anticipated by Borghesi et al. Claims 2, 3, 5-9, 11-14, 16, 17, 19-23, 25-28, 30, 31, 33-37 and 39-42 depend from independent Claims 1, 15 and 29. Therefore, Claims 2, 3, 5-9, 11-14, 16, 17, 20-23, 25-28, 30, 31, 33-37 and 39-42 also are not anticipated by Borghesi et al. as claims dependent upon an allowable base claim. Applicants respectfully request the Examiner to withdraw the rejections of Claims 1-3, 5-9, 11-17, 19-23, 25-31, 33-37 and 39-42 as amended.

### **35 USC § 103(a)**

The Examiner rejected Claims 10, 14 and 38 under 35 U.S.C. § 103(a) as being unpatentable over Borghesi et al in view of DiRienzo et al. (U.S. Patent No. 6, 076, 066). Applicants respectfully traverse this rejection. Applicants have amended Claims 1, 15 and 29. The specification supports the amendment to the claims. No new matter has been added.

Applicants respectfully submit that the cited references, either individually or in combination, do not describe or suggest the Claims 10, 14 and 38.

Claims 1-9, 11-23, 25-37 and 39-42 were rejected as being anticipated by Borghesi et al. Claims 10, 14 depend on base Claim 1 and Claim 38 depends on base Claim 29, and thus include all the limitations of these independent claims. The same argument made as to Borghesi et al. applied to Claims 1, 15 and 29 applies to Claims 10, 24 and 38. Thus, Claims 10, 14 and 38 are not obvious in view of DiRienzo et al., because DiRienzo et al. does not overcome any of the problems associated with Borghesi et al. Accordingly, Applicants respectfully request the Examiner to withdraw the rejections of Claims 10, 14 and 38 as amended.

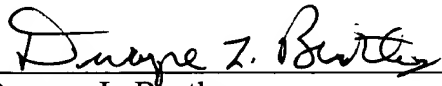
#### **New Claims**

Applicants have added new Claims 43-55. The specification supports the addition of these new claims. No new matter has been added. Applicants respectfully request the Examiner to consider and allow the new claims.

## SUMMARY

Pending Claims 1-3, 5-17, 19-31 and 33-42 as amended and new Claims 43-55 are patentable. Applicants respectfully request the Examiner grant early allowance of these claims. The Examiner is invited to contact the undersigned attorneys for the Applicants via telephone if such communication would expedite this application.

Respectfully submitted,

  
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## APPENDIX A

### In the Claims:

1. (Amended) A method of evaluating line item data, the method comprising the steps [performed by a data processing system,] of:

displaying at least one line item [from a central database];

[receiving a selection of at least one item from a claim handler]

accessing a database of authorized vendors;

displaying a list of authorized vendors that corresponds with the at least one line item;

accessing vendor data associated with the list of authorized vendors;

receiving a selection of at least one vendor from the list of authorized vendors;

and

receiving authorization [from the claim handler] to execute payment of the selected at least one line item [,wherein said authorization is for a payment in a form comprising a direct payment; vendor transfer, line item payment, or preauthorized payment].

2. (Amended) The method of claim [1] 50 wherein the step of authorizing a direct payment comprises receiving an amount for a direct payment.

3. (Amended) The method of claim [1] 50 wherein the step of authorizing a direct payment comprises the step of communicating with a back office system to issue a payment to a claimant.

5. (Amended) The method of claim [4] 50 wherein the step of authorizing a vendor transfer further comprises the step of receiving a selection of the availability of an upgrade.

6. (Amended) The method of claim [4] 50 wherein the step of authorizing a vendor transfer further comprises the step of verifying [the] a deduction.

7. (Amended) The method of claim [1] 50 wherein the step of authorizing a line item payment comprises the steps of:

- receiving the selection of at least one line item;
- receiving the selection of a form of payment; and
- authorizing the transaction.

11. (Amended) The method of claim [1] 50 wherein the step of authorizing a preauthorized payment comprises the steps of:

- displaying [a] the list of authorized vendors and the at least one line item on a preauthorized payment screen; [and]
- [receiving a selection of authorized vendors]
- receiving a selection of at least one preauthorized vendor from the list of authorized vendors.

15. (Amended) A system for evaluating line item data, comprising:

- a processor for executing programs; and
- a memory for storing a program executable by the processor, the stored program including instructions for (i) displaying at least one line item [from a central database]; (ii) [receiving a selection of at least one item from a claim handler] accessing a database of authorized vendors having a list of authorized vendors; (iii) displaying [a] the list of authorized vendors that corresponds with the at least one line item; (iv) accessing vendor data associated with the list of authorized vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors; and [iii](vi) receiving authorization [from the claim handler] to execute payment of the selected at least one line item], wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment].

16. (Amended) The system of claim [1] 53 wherein authorizing a direct payment includes receiving an amount for direct payment.

17. (Amended) The system of claim [1] 53 wherein authorizing a direct payment includes communicating with a back office system to issue payment to a claimant.

19. (Amended) The system of claim [18] 53 wherein authorizing a vendor transfer includes receiving a selection of the availability of an upgrade.

20. (Amended) The system of claim [18] 53 wherein authorizing a vendor transfer includes verifying [the] a deduction.

21. (Amended) The system of claim [15] 53 wherein authorizing a line item payment includes (i) receiving the selection of at least one line item; (ii) receiving the selection of a form of a payment; and (iii) authorizing the transaction.

25. (Amended) The system of claim [15] 53 wherein authorizing a preauthorized payment includes: (i) displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and (ii) receiving a selection of [an authorized vendor] at least one preauthorized vendor from the list of authorized vendors.

29. (Amended) A computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, the method comprising:

displaying at least one line item [from a central database];

[receiving a selection of at least one line item from a claim handler;]

accessing a database of authorized vendors;

displaying a list of authorized vendors that corresponds with the at least one line item;

accessing vendor data associated with the list of authorized vendors;

receiving a selection of at least one vendor from the list of authorized vendors;

and

receiving authorization from [the claim handler] to execute payment of the selected at least one line item [, wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment].



30. (Amended) The computer readable medium of claim [29] 54 wherein the step of authorizing a direct payment comprises receiving an amount for a direct payment.

31. (Amended) The computer readable medium of claim [29] 54 wherein the step of authorizing a direct payment comprises the step of communicating with a back office system to issue payment to a claimant.

33. (Amended) The computer readable medium of claim [32] 54 wherein the step of authorizing a vendor transfer further comprises the step of receiving a selection of the availability of an upgrade.

34. (Amended) The computer readable medium of claim [32] 54 wherein the step of authorizing a vendor transfer further comprises the step of verifying [the] a deduction.

35. (Amended) The computer readable medium of claim [29] 54 wherein the step of authorizing a line payment comprises the step of:

- receiving the selection of at least one line item;
- receiving the selection of a form of payment; and
- authorizing the transaction.

39. (Amended) The computer readable medium of claim [29] 54 wherein the step of authorizing a preauthorized payment comprises the steps of:

- displaying the list of authorized vendors and the at least one line item on a preauthorized payment screen; and

- receiving a selection of [an authorized vendor] at least one preauthorized vendor from the list of authorized vendors.

--43. (New) The method of claim 1 further comprising performing an update of the database of authorized vendors.--

--44. (New) A method of evaluating line item data, the method comprising the steps of:  
displaying at least one line item;  
accessing a database of authorized vendors having a list of authorized vendors;  
comparing the list of authorized vendors with the at least one line item;  
displaying vendor data on the availability of an upgrade for the at least one line item;  
receiving a selection of at least one vendor from the list of authorized vendor that corresponds with the at least one item; and  
receiving authorization to execute at least one payment of the selected at least one line item.--

--45. (New) The method of claim 1 further comprising receiving authorization to execute payment for additional line items, adding payment authorizations associated with one payee, and executing a single payment of a plurality of line items to the payee.--

--46. (New) The method of claim 1 wherein said authorization is for repetitive payments, and receiving information of at least one of start date, end date, number of payments and frequency of payments.--

--47. (New) The method of claim 1 further comprising maintaining the database of authorized vendors by updating the vendor data selected from the group consisting of a bill paying score, vendor performance data, vendor financial health, vendor preferred status, vendor complaint data, vendor relationship level, vendor products and vendor services.--

--48. (New) The method of claim 1 further comprising displaying an add vendor interface receiving new vendor identifying information, receiving vendor authorization data, and incorporating said new vendor into the database of authorized vendors.--

--49. (New) The method of claim 44 wherein the at least one vendor is selected based on the availability of the upgrade of the at least one line item.--

--50. (New) The method of claim 1 wherein authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.--

--51. (New) The method of claim 50 further comprising allowing vendor transfer or preauthorized payment only when vendor data indicates the at least one vendor has a preferred status.--

--52. (New) The method of claim 1 further comprising receiving at least one line item in a central database.--

--53. (New) The system of claim 15 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.--

--54. (New) The computer readable medium of claim 29 wherein said authorization is for a payment in a form comprising a direct payment, vendor transfer, line item payment, or preauthorized payment.--

--55. (New) The method of claim 1 wherein the vendor data information includes at least one of: names associated with the list of authorized vendors, addresses associated with the list of authorized vendors, types of products associated with the list of authorized vendors, types of supplies associated with the list of authorized vendors, phone numbers associated with the list of authorized vendors, electronic mail address associated with the list of authorized vendors, tax ID numbers associated with the list of authorized vendors and types of organizations associated with the list of authorized vendors.--